

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number: 10/719,953  
Confirmation Number: 3520  
Applicant: LaComb, Christine Ann et al  
Filed: 11/21/2003  
Group Art Unit: 3692  
Examiner: Fields, Benjamin S.  
Docket Number: 130802-1

For: SYSTEM, METHOD AND COMPUTER PRODUCT TO DETECT  
BEHAVIORAL PATTERNS RELATED TO THE FINANCIAL HEALTH OF A  
BUSINESS ENTITY

RESPONSE AND AMENDMENT UNDER 37 CFR 1.116

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the final Office Action dated 07/28/2010, Applicant respectfully requests that the Examiner amend the present application in the manner set forth in this Amendment.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 11 of this paper.